taken along with the Annual Plan 1987-88 from 1-4-1987. The Central Ministries and the State Governments have been requested to gear themselves and be in readiness for effective implementation of the Programme from 1-4-1987.

New system of calling information on overdues of Banks

1137. SHRI RAOOF VALIULLAH: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that a new system of calling for information regarding overdues of banks has been devised by the Reserve Bank of India;

(b) if so, what is the position relating to category-wise overdue to industry, agriculture, priority sector, etc. on public sector banks and the percentage share of the sector as on 31st December, 1986; and

(c) what effective steps are being taken for the recovery of advances and what is its percentage to the overdues?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) Reserve Bank of India has issued guidelines in June, 1985 for the classification of overdues, according to which following categories of advances are to be created as overdues by the banks:—

(i) if loan has remained unpaid though due or repayment;

(ii) all advances irrespective of the nature viz. loans withdrawals, cash credits etc. which have recalled by the banks but not repaid;

(iii) in case of term-loans the amount of instalments which have become due and remained unpaid;

(iv) advances which are treated as bad and/or doubtful of recovery or in respect of which suits have been filed;

(v) entire amount of advances to sick industrial units which are not considered as potentially viable; and

(vi) borrowal accounts irrespective of their nature, viz. overdraft, cash credit, etc., where the interest has not been paid and where there are practically no operations or excess drawings over the drawing power/drawing limit continuously for a period of 6 months or more i.e., stagnant accounts.

(b) and (c) Overdue position of public sector banks as on 31st December, 1986 is not yet available. However, the position as at the end of June, 1985 is set out below:—

(*Amount in Rs. crores*)

Sector	Overdues in respect of Public Sector Banks	Outstanding advances of Public Sector Banks	Overdues as a %age of outstanding advances
1. Large & Medium Industry	1651.23	13437.49	12.3
2. Small Scale Industry (including Industrial Estate)	1208.34	6693.32	18.1
3. Agriculture	1637.01	7693.71	21.3
4. Other Priority Sectors	1042.90	4172.37	25.0
5. Priority Sector (2—3—4)	3888.25	18559.40	20.9
6. All others	814.66	14525.36	5.6
7. TOTAL	6354.14	46522.45	13.7

NOTE : Data are provisional.

The performance of public sector banks in the field of recovery is being regularly monitored. The banks have been advised to improve the method of appraisal and supervision of credit so as to minimise the incidence of overdues. The State Governments have also been requested to extend necessary assistance to the banks in affecting recovery of their dues. The recovery performance is adjudged either against the demand fallen due or against outstanding advances. The present data reporting system of Reserve Bank of India yields this information only for agriculture advances. The percentage of recovery to demand of agricultural loans for the year ending June 1985 was 5.2 per cent.

Tempo of deposits mobilisation of the Scheduled Commercial Banks

1138. SHRI RAOOF VALIULLAH: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that the scheduled commercial banks have failed to maintain the tempo of deposit mobilisation as compared to non-banking companies;

(b) if so, what has been the yearly-rate of growth of deposits of the Banks and non-banking companies during the last three years, year-wise and the reasons for the sluggish growth of bank deposits;

(c) whether the Reserve Bank of India has examined if the trends in deposit mobilisation could be predicted more accurately to avoid the need for frequent hikes at short intervals in the Cash Reserve Ratio of Banks; and

(d) if so, the number of times the C.R.R. has been raised in the past three years and the amount impounded each time?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The deposits of non-banking companies are very small as compared to those of scheduled commercial banks as such, the growth rates of these two types of deposits is not comparable. The latest data available for non-banking companies relates to 1985-86. The peracentage growth of deposits of non-banking companies were 20.6 per cent and 16.0 per cent in 1984-85 and 1985-86 respectively. In the corresponding period percentage growth of deposits of scheduled commerical banks was 19.6 per cent and 18.0 per cent.

(c) and (d) Reserve Bank of India monitor developments in monetary and banking aggregates on a continuous basis. The working estimates if deposit growth at the start of the year are estimates to enable banks to plan their credit deployment. Changes in the monetary policy are introduced in the context of the evolving situation The Cash Reserve Ratio is one of the instruments of monetary policy and is used as a measure to control excess liquidity. During the three years period namely 1984-85, 1985-86 and 1986-87, there was only one change in the Cash Reserve Ratio from 9.0 per cent to 9.5 per cent effective from February 28, 1987.

Poverty Alleviation under 20-Point Programme

1139. SHRI S. S. AHLUWALIA: Will the Minister of Programme implementation be pleased to state:

(a) whether the Government have made any country-wise assessment of the poverty alleviation programmes both under the 20-point programme and outside it to assess how many persons could be raised above the poverty line during the last two years in different states, state-wise;